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3. Jurisdiction of this court arises pursuant to 15 U.S.C. 1692k(d), which states that such

actions may be brought and heard before "any appropriate United States district court

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without regard to the amount in controversy," and 28 U.S.C. 1367 grants this court supplemental jurisdiction over the state claims contained therein.

- 4. Defendant conducts business in the state of California, and therefore, personal jurisdiction is established.
- 5. Venue is proper pursuant to 28 U.S.C. 1391(b)(1).

PARTIES

- 6. Plaintiff is a natural person residing in Santee, San Diego County, California.
- 7. Plaintiff is a consumer as that term is defined by 15 U.S.C. 1692a(3), and according to Defendant, Plaintiff allegedly owes a debt as that term is defined by 15 U.S.C. 1692a(5) and Cal. Civ. Code § 1788.2(h).
- 8. Defendant is a debt collector as that term is defined by 15 U.S.C. 1692a(6) and Cal. Civ. Code $\S1788.2(c)$, and sought to collect a consumer debt from Plaintiff.
- 9. Defendant is a national company with a business location in St. Paul, Minnesota.
- 10. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

FACTUAL ALLEGATIONS

- 11. Defendant contacted Plaintiff by telephone and e-mail seeking and demanding payment for an alleged debt.
- 12. Plaintiff, through his attorney, sent a cease and desist letter to Defendant (see Exhibit A).
- 13. Defendant continued contacting Plaintiff by telephone and e-mail even after receiving the cease and desist letter from Plaintiff's attorney (See Exhibit B).

COUNT I DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT

- 14. Defendant violated the FDCPA based on the following:
 - a. Defendant violated $\S1692c(a)(2)$ of the FDCPA by communicating with Plaintiff

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even though Defendant knew Plaintiff was represented by an attorney.

- b. Defendant violated §1692c(c) of the FDCPA by contacting Plaintiff after he sent a cease and desist letter.
- c. Defendant violated \$1692d of the FDCPA by engaging in conduct the natural consequence of which is to harass, oppress, or abuse the Plaintiff in connection with the collection of a debt.
- d. Defendant violated \$1692d(5) of the FDCPA by causing a telephone to ring repeatedly and continuously with the intent to annoy, abuse, and harass Plaintiff.
- e. Defendant violated $\S1692g(b)$ by continuing collection activities and communications without providing Plaintiff with validation of the alleged debt.

WHEREFORE, Plaintiff, TRAVIS JEZWINSKI, respectfully requests judgment be entered against Defendant, ZWICKER & ASSOCIATES, P.C., for the following:

- 15. Statutory damages of \$1,000.00 pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. 1692k,
- 16. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. 1692k
- 17. Any other relief that this Honorable Court deems appropriate.

DEFENDANT VIOLATED THE R THAL FAIR DEBT COLLECTION PRACTICES ACT

- 18. Plaintiff repeats and realleges all of the allegations in Count I of Plaintiff's Complaint as the allegations in Count II of Plaintiff's Complaint.
- 19. Defendant violated the RFDCPA based on the following:
 - a. Defendant violated $\S1788.11(d)$ of the RFDCPA by placing collection calls to Plaintiff repeatedly and continuously so as to annoy Plaintiff.
 - b. Defendant violated \$1788.11(e) of the RFDCPA by placing collection calls to

Plaintiff with such frequency as to be unreasonable and to constitute a harassment to Plaintiff under the circumstances.

- c. Defendant violated §1788.14(c) of the RFDCPA by initiating communications with the debtor regarding the consumer debt even though Defendant knew Plaintiff was represented by an attorney.
- d. Defendant violated the §1788.17 of the RFDCPA by continuously failing to comply with the statutory regulations contained within the FDCPA, 15 U.S.C. § 1692 et seq.

WHEREFORE, Plaintiff, TRAVIS JEZWINSKI, respectfully requests judgment be entered against Defendant, ZWICKER & ASSOCIATES, P.C., for the following:

- 20. Statutory damages of \$1000.00 pursuant to the Rosenthal Fair Debt Collection Practices Act, Cal. Civ. Code §1788.30(b),
- 21. Costs and reasonable attorneys' fees pursuant to the Rosenthal Fair Debt Collection Practices Act, Cal. Civ. Code § 1788.30(c), and
- 22. Any other relief that this Honorable Court deems appropriate.

DATED: June 4, 2010

DEMAND FOR JURY TRIAL

PLEASE TAKE NOTICE that Plaintiff, TRAVIS JEZWINSKI, demands a jury trial in this case.

RESPECTFULLY SUBMITTED,

KROHN & MOSS, LTD.

 $\mathbf{R}\mathbf{v}$

Mahadhi **Gar**yano Attorney for Plaintiff

VERIFICATION OF COMPLAINT AND CERTIFICATION

STATE OF CALIFORNIA

Plaintiff, TRAVIS JEZWINSKI, states as follows:

1. I am the Plaintiff in this civil proceeding.

I have read the above-entitled civil Complaint prepared by my attorneys and I believe that all of the facts contained in it are true, to the best of my knowledge, information and belief formed after reasonable inquiry.

3. I believe that this civil Complaint is well grounded in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law.

4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint.

5. I have filed this Complaint in good faith and solely for the purposes set forth in it.

6. Each and every exhibit I have provided to my attorneys which has been attached to this Complaint is a true and correct copy of the original.

7. Except for clearly indicated redactions made by my attorneys where appropriate, I have not altered, changed, modified or fabricated these exhibits, except that some of the attached exhibits may contain some of my own handwritten notations.

Pursuant to 28 U.S.C. § 1746(2), I, TRAVIS JEZWINSKI, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct.

DATE: 5/18/10

TRAVIS JEZWINSKI

EXHIBIT A

- 6 -

VERIFIED COMPLAINT

AVENGER LAW FIRM 7840 EL CAJON BLVD SUITE 405 LA MESA, CA 91941 888-702-0111

SENT VIA FAX: 978-686-3538

July 14, 2009

Zwicker & Associates, P. C.

Danilo Jocson-6011000328049246 2561 Adriatic Avenue Long Beach, CA 90810

Mr. Paul Zwicker:

This letter is being sent to you I response to a notice sent to me on July 3, 2009. Be advised that this is a refusal to pay, and is sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809(b) and California Civil Code 1788, also known as the Rosenthal Fair Debt Collection Practices Act, that your claim is disputed and validation is required. Additionally, you must cease and desist any and all communication with our clients.

This is NOT a request for "verification" or proof of my mailing address, but a requirement for VALIDATION made pursuant to the above named Title and Section. Your office is required to provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following;

- *What the money you say I owe is for;
- *Explain and show me how you calculated what you say I owe;
- *Provide me with copies of any papers that show I agreed to pay what you say I owe;
- *Provide a verification or copy of any judgment if applicable;
- *Identify the original creditor;
- *Prove the Statute of Limitations has not expired on this account.

At this time I will also inform you that if your offices have reported invalidated information to any of the three (3) major Credit Bureaus (Equifax, Experian, or Trans Union) this action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent I will not hesitate in bringing legal action against you for the following:

- *Violation of the Fair Debt Reporting Act
- *Violation of the Fair Debt Collection Practices Act
- *Violation of the Rosenthal Fair Debt Collection Practices Act

If your office is able to provide the proper documentation as requested in the following Declaration, I will request at least 30 days to investigate this information and during such time all collection activity must cease and desist.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

Best Regards,

Matthew McCormick

TRANSMISSION VERIFICATION REPORT

IME : 07/21/2009 11:13

NAME FAX

SER.# : L8J803504

DATE, TIME FAX NO./NAME DURATION PAGE(S) RESULT 07/21 11:08 19786863538 00:05:02 03 OK STANDARD

AVENGER LAW FIRM 7840 EL CAJON BLVD SUITE 405 LA MESA, CA 91941 888-702-0111

SENT VIA FAX: 978-686-3538

July 14, 2009

Zwicker & Associates, P. C.

Danilo Joeson-6011000328049246 2561 Adriatic Avenue Long Beach, CA 90810

Mr. Paul Zwicker:

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This is NOT a request for "verification" or proof of my mailing address, but a requirement for VALIDATION made pursuant to the above named Title and Section. Your office is required to provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following;

*What the money you say I owe is for;

Case 3:10-cv-01224-BTM-NLS Document 1 Filed 06/08/10 PageID.10 Page 10 of 14

EXHIBIT B

- 7 -

VERIFIED COMPLAINT

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Case 3:10-cv-01224-BTM-NLS Document 1 Filed 06/08/10 PageID.12 Page 12 of 14

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- I. (a) Plaintiffs-Defendants. Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.
- (b) County of Residence. For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)
- (c) Attorneys. Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".
- II. Jurisdiction. The basis of jurisdiction is set forth under Rule 8(a), F.R.C.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.

United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here.

United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.

Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.

Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; federal question actions take precedence over diversity cases.)

- III. Residence (citizenship) of Principal Parties. This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.
- IV. Nature of Suit. Place an "X" in the appropriate box. If the nature of suit cannot be determined, be sure the cause of action, in Section VI below, is sufficient to enable the deputy clerk or the statistical clerks in the Administrative Office to determine the nature of suit. If the cause fits more than one nature of suit, select the most definitive.
- V. Origin. Place an "X" in one of the seven boxes.

Original Proceedings. (1) Cases which originate in the United States district courts.

Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. When the petition for removal is granted, check this box.

Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.

Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.

Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.

Multidistrict Litigation. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407. When this box is checked, do not check (5) above.

Appeal to District Judge from Magistrate Judgment. (7) Check this box for an appeal from a magistrate judge's decision.

VI. Cause of Action. Report the civil statute directly related to the cause of action and give a brief description of the cause. Do not cite jurisdictional statutes unless diversity.

Example:

U.S. Civil Statute: 47 USC 553

Brief Description: Unauthorized reception of cable service

VII. Requested in Complaint. Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.

Demand. In this space enter the dollar amount (in thousands of dollars) being demanded or indicate other demand such as a preliminary injunction.

Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.

VIII. Related Cases. This section of the JS 44 is used to reference related pending cases if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.

Court Name: USDC California Southern

Division: 3

Receipt Number: CAS014386 Cashier ID: bhartman

Transaction Date: 06/09/2010 Payer Name: KROHN AND MOSS

CIVIL FILING FEE

For: JEZQINSKI V ZWICKER AND ASSOC. Case/Party: D-CAS-3-10-CV-001224-001

Amount: \$350.00

CHECK

Check/Money Order Num: 22933

Amt Tendered: \$350.00

Total Due: \$350.00 Total Tendered: \$350.00 Change Amt: \$0.00

There will be a fee of \$45.00 charged for any returned check.